

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Jeannie L Spoor

Debtor(s)

Case No. 08 B 25622

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2008.
- 2) The plan was confirmed on 03/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/03/2012.
- 5) The case was Completed on 04/19/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$82,900.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,416.91
Less amount refunded to debtor	\$2,916.98

<b>NET RECEIPTS:</b>	<b>\$37,499.93</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,825.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,054.82
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,879.82</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advantage Assets, Inc	Unsecured	8,095.00	8,095.69	8,095.69	1,766.32	0.00
Alexian Brothers Medical Center	Unsecured	1,085.34	NA	NA	0.00	0.00
American Express	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	26,883.00	26,883.36	26,883.36	5,865.41	0.00
Citibank USA	Unsecured	0.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	0.00	NA	NA	0.00	0.00
CitiMortgage Inc	Unsecured	0.00	NA	NA	0.00	0.00
Collection Service Center	Unsecured	277.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Creditors Interchange	Unsecured	0.00	NA	NA	0.00	0.00
Debt Credit Service	Unsecured	90.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Dr Khursheed Ahmed	Unsecured	310.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	13,312.00	13,029.28	13,029.28	2,842.73	0.00
Fifth Third Bank	Unsecured	25,740.00	25,740.27	25,740.27	5,616.01	0.00
GC Services	Unsecured	0.00	NA	NA	0.00	0.00
Global Credit And Collections	Unsecured	0.00	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	0.00	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	0.00	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	0.00	NA	NA	0.00	0.00
GMAC Auto Financing	Secured	12,083.56	12,083.56	12,083.56	10,169.48	836.27
GMAC Auto Financing	Unsecured	NA	0.00	0.00	0.00	0.00
Good Shepherd Hospital	Unsecured	232.29	NA	NA	0.00	0.00
Guranty Bank	Unsecured	0.00	NA	NA	0.00	0.00
Harris & Harris	Unsecured	0.00	NA	NA	0.00	0.00
Household Retail Services	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	11,331.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	NA	775.00	775.00	775.00	0.00
Internal Revenue Service	Priority	NA	1,737.30	1,737.30	1,737.30	0.00
Internal Revenue Service	Unsecured	NA	241.83	241.83	52.76	0.00
James M Philbrick	Secured	650.00	650.00	650.00	650.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	552.42	552.42	120.53	0.00
JP Morgan Chase Bank NA	Secured	188,497.00	187,728.64	187,728.64	0.00	0.00
JP Morgan Chase Bank NA	Secured	188,497.00	100.00	100.00	100.00	0.00
Kohl's/Kohl's Dept Stores	Unsecured	0.00	NA	NA	0.00	0.00
Lane Bryant	Unsecured	0.00	NA	NA	0.00	0.00
LaSalle Home Mortgage Corporation	Unsecured	0.00	NA	NA	0.00	0.00
LTD Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
M & T Mortgage Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Malcolm S Gerald & Assoc	Unsecured	0.00	NA	NA	0.00	0.00
Marshall & Ilsley Bank	Secured	20,481.00	( 340.00)	0.00	0.00	0.00
Marshall & Ilsley Bank	Secured	20,481.00	20,159.26	20,159.26	0.00	0.00
Midwest Diagnostic Pathology, SC	Unsecured	23.80	NA	NA	0.00	0.00
Midwest Heart Specialists	Unsecured	49.20	49.20	49.20	10.73	0.00
NBGL-Carsons	Unsecured	0.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	0.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	0.00	NA	NA	0.00	0.00
Northwestern Memorial Hospital	Unsecured	33.20	NA	NA	0.00	0.00
OSI Collection Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Paetec Communication	Unsecured	93.00	93.19	93.19	20.33	0.00
Portfolio Recovery Associates	Unsecured	9,923.52	10,480.54	10,480.54	2,286.64	0.00
Provident Bank	Unsecured	0.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	307.00	307.56	307.56	67.10	0.00
Recovery Management Systems Corp	Unsecured	2,015.00	2,015.69	2,015.69	439.78	0.00
Retail Recovery Service	Unsecured	0.00	NA	NA	0.00	0.00
RMCB	Unsecured	16.90	NA	NA	0.00	0.00
Rosecrance Inc	Unsecured	11,163.91	1,057.89	1,057.89	230.81	0.00
Sprint Nextel	Unsecured	151.00	150.83	150.83	32.91	0.00
Sunrise Credit Services, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Tri County Emer Physician Ltd	Unsecured	31.20	NA	NA	0.00	0.00
VHS Genesis Labs Inc	Unsecured	5.00	NA	NA	0.00	0.00
Village of Hoffman Estates	Unsecured	79.76	NA	NA	0.00	0.00
Wellington Radiology	Unsecured	39.20	NA	NA	0.00	0.00
Wells Fargo Home Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
West Asset Management	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/Lane Bryant	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$207,887.90	\$0.00	\$0.00
Mortgage Arrearage	\$100.00	\$100.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,733.56	\$10,819.48	\$836.27
<b>TOTAL SECURED:</b>	<b>\$220,721.46</b>	<b>\$10,919.48</b>	<b>\$836.27</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,512.30	\$2,512.30	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,512.30</b>	<b>\$2,512.30</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$88,697.75</b>	<b>\$19,352.06</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	\$3,879.82
Disbursements to Creditors	<u>\$33,620.11</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$37,499.93</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2013

By:/s/ Marilyn O. Marshall

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**Trustee**

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.